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THE 3rd INTERNATIONAL CONFERENCE ON BUSINESS AND BANKING INNOVATIONS
"Unlocking New Marketing Strategies on ASEAN After Covid-19 Pandemic"

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"Unlocking New Marketing Strategies on ASEAN After Covid-19 Pandemic"

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FOREWORD

Alhamdulillah, praise be to Allah Subhanahu Wa Ta'ala for granting us the opportunity to organize and publish the proceedings of the 3rd International Conference on Business and Banking Innovations (ICOBBI) with the topic "*Unlocking New Marketing Strategies on ASEAN After Covid-19 Pandemic*". This proceeding contains several researches articles from many fields in Business & Marketing, Banking & Sharia Banking, Accounting & Financial Management, Human Resources Management, Operations Management, Investasi, Insurance & Capital Market, Strategic Management, Technology Management, and Information System.

The 3rd International Conference on Business and Banking Innovations was held on 6th – 7th March 2021 by virtual (online) meeting and organized by the Master Management Study Program of STIE PERBANAS Surabaya in Collaboration with three Higher Education Institutions in Indonesia and two Universities from Asia countries. Keynote speakers in this conference were: Prof. Jessa Frida T Festijo (Lyceum of the Philippines University), Prof. Krisda Tanchaisak, Ph.D (Ramkhamhaeng University Thailand) and Burhanudin, Ph.D (Head of Undergraduate Program In Management of STIE Perbanas Surabaya, Indonesia).

I would like to give high appreciation to the Rector of STIE Perbanas Surabaya for his support at this event. Acknowledgments and thank you to all the steering and organizing committees of the ICOBBI for the extra ordinary effort during the conference until this proceeding published. Thank you very much to all presenter and delegates from various Universities. Beside it, I would like to express our gratitude to the three universities, namely Universitas 17 Agustus Surabaya, STIE 66 Kendari, Institut Institut Bisnis dan Keuangan Nitro Makassar which has been the co-host of this event.

Hopefully, the proceeding will become a reference for academics and practitioners, especially the business and banking industry to get benefit from the various results of the research field of Business and Banking associated with Information Technology. Proceedings also can be accessed online on the website <https://pascasarjana.perbanas.ac.id>.

Chair of the Master Management Study Program
STIE Perbanas Surabaya

Prof. Dr. Tatik Suryani, M.M.





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Analysis of User Satisfaction with Fintech Applications: Fintek Syariah Use EUCS Method

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ABSTRACT

The Covid 19 pandemic has become a new benchmark for changing human life patterns. The impact caused by the pandemic can be felt in all sectors, especially the economic sector. Thanks to this pandemic, people are "forced" to go digital. Related to this, the rise of fintech startups that provide easy funding makes potential customers feel at ease without having to meet in person. The presence of conventional fintech is accompanied by Sharia-based fintech. According to OJK data, there are 11 Sharia-based Fintechs in Indonesia that have been registered and the number of borrower accounts has also increased by 134.59% overall. User satisfaction in interacting with the application can provide positive recommendations to related parties such as fintech startups, especially those based on sharia, and the developers of this application to present a better interface. In this study, using the Fintek Syariah application interface on Google Play Store as the object of research with a total of 400 respondents consisting of fintech and non- fintech users. Determination of this sample using simple random sampling. The 5 dimensions of EUCS are content, format (report), accuracy (accuracy), timeless (speed of access), ease of use (easy to use to determine user satisfaction. From the results of the research it is found that the dimensions of content, format and ease of use) positive and significant effect partially on user satisfaction.

Keywords: User Satisfaction, Fintech Sharia, Interface, EUCS

1. INTRODUCTION

The Covid 19 pandemic that occurred in 2020 had a very significant impact on the pattern of human life both socially, economically and culturally. Thanks to the PSBB, all activities outside the home are carried out at home. Nasution in his research explained that the impact of the Covid 19 pandemic in the economic sector tends to be negative, in the investment sector many investors are reluctant to invest in Indonesia and also the export sector has also experienced a decline due to the global economic downturn [1]. Not only the negative impacts caused by this pandemic, there are several industrial sectors that have been able to survive and even earn profits due to this pandemic, such as the health sector, or telecommunications and information technology. Thanks to information technology supported by good telecommunication networks, activities outside the home (work, school, and meetings) are finally carried out at home. Various applications are used to support community activities. According to WeAreSocial, the increase in mobile device users since January 2020 was 338.2 million or an increase of 124%, this is a big opportunity for the Industry to Go Digital. From the financial sector there have been many changes due to developments in information technology. The emergence of Fintech which changes the business model of the conventional financial services sector makes consumers interested in using this digital-based financial service. But at the beginning of its appearance, Fintech only offered

convenience in digital funding without being accompanied by risk management and a clear legal basis so that many consumers were disadvantaged. Over time, OJK as a financial services supervisory agency has anticipated this with regulations concerning Fintech. Fintech is a dynamic, competitive sector and an important part of the digital economy. The government hopes that the Fintech challenge can answer potential unemployment and encourage MSMEs to move forward [2].

The increase in online loans at the end of 2020 according to the OJK in Fintech Lending statistics, there were 43,561,362 borrower account accounts nationally, an increase of 134.59% in a year [3]. This is proof that there is already a level of confidence in obtaining funds from fintech. Data on peer to peer lending fintechs registered and licensed by the OJK as of January 21, 2021 were 149 pieces, of which there were 10 Sharia fintechs [4]. The development of Islamic fintech is based on the presence of conventional fintech. It is hoped that Sharia fintech can use Sharia principles in conducting transactions in accordance with technological developments that make the human lifestyle experience rapid development. Sharia Fintech by providing online-based loan solutions based on Sharia rules provides convenience and helps people who need funding. With a system that can make virtual transactions without having to meet and Sharia principles are the best solution in this post-pandemic period. With the application as a medium for making



transactions, it is necessary to have the best interface in terms of user experience. Thanks to a good user experience, satisfaction will arise for digital transactions. To measure the level of user satisfaction in

Damayanti, et al. Evaluated user satisfaction in using the TAPP Market application with the EUCS method and found that the content variable was in the high category so that users were satisfied with the completeness of information available on TAPP Market and was in accordance with user needs [12]. The content dimension in measuring user satisfaction in interacting with fintech application payment gateway services also increases user satisfaction and the timeliness dimension makes users feel dissatisfied [13]. From these 2 (two) studies, the authors are interested in knowing the level of user satisfaction in using the Fintek Syariah application using the EUCS method.

2. LITERATURE REVIEW

2.1. Sharia Fintech

Financial Technology comes from the merger of two complementary fields: financial services and advanced technology-based solutions [5]. The fintech industry is a digital-based financial service method. OJK defines Fintech as an innovation in the financial services industry that utilizes the use of technology in the form of a system that carries out specific financial transaction mechanisms. According to Basya, et al, fintech is a service that provides features in the financial sector utilizing rapidly developing information technology [6]. Bank Indonesia defines fintech as the application of technology in the financial system in the form of products, services, new business models and brings a good impression on monetary stability, financial system, efficiency, security, convenience, smoothness and reliability of the payment system. So it can be concluded that fintech is an information technology- based financial service. There are 5 (five) categories of fintech according to Bank Indonesia, namely payment systems, market support, risk and investment management, loans, financing and provision of capital, and other financial services. Bank Indonesia also explained that the criteria for fintech are innovative, beneficial for the community, used en masse, and have an impact on existing financial services.

Sharia fintech is a combination of information technology innovations in financial services that simplify the transaction and investment process using Sharia principles. According to Basya, et al, Sharia fintech is a legal-based financial service and innovation - Sharia law in financial products and services [6]. The National Sharia Council of the Indonesian Ulema Council (DSN-MUI) No. 117 / DSN-MUI / II / 2018 concerning Information Technology-Based Financing Services based on Sharia Principles describes financing services based on sharia principles that bring together financing providers and recipients to make contracts through an electronic system and use Internet Network.

using the application with the EUCS (End User Computing Satisfaction) method. With five dimensions that exist in EUCS, it reflects user satisfaction in interacting with an application.

AFSI divides 20 categories of Sharia fintech, including Sharia Payment, P2P Sharia, Digital Dire, Funding Agent, Financing Agent, Blockchain Based, and so on.

2.2. End-User Computing Satisfaction (EUCS)

End User Computing Satisfaction (EUCS) is a method for measuring user satisfaction in using an application by comparing the expectations and the reality of a system. W. J. Dool and G. Torkzadeh in Nurmaini Dalimunthe and Cici Ismiati explain the definition of EUCS, which is an evaluation of the experience of users of information systems using the system. EUCS has 5 dimensions, namely content, accuracy, format, ease of use, and timeliness [7].

There are several studies on EUCS on Mobile Applications such as research from Damayanti, et al, entitled "Evaluation of User Satisfaction of Tapp Market Applications Using the EUCS (End User Computing Satisfaction) Method. The results of this study concluded that users are satisfied using the Tapp Market application based on the content variable and dissatisfied based on the timeliness variable. Sugandi and Halim's research entitled "Analysis of End User Computing Satisfaction (EUCS) on the Mobile Application of Bina Darma University". This study found that 70 out of 100 respondents who were students expressed satisfaction with the Bina Darma University mobile application [8].

Then there is a research from Gunawan et al entitled "Measuring User Satisfaction of Secure System of Payment Application Using End-User Computing Satisfaction (EUCS) Method. The results of this study get only 66% level of user satisfaction, so it needs improvement in the application [9]. Based on these studies, the level of user satisfaction using a mobile application can be measured by the EUCS method with 5 (five) dimensions in it, namely content, accuracy, format, ease of use and timelines.

2.3. Berkah Fintek Syariah

The Fintek Syariah application is a digital financial service with a Sharia-based P2P Lending system on the android platform. The vision of Fintek Syariah is to provide non-cash funding services based on Sharia principles, easy, safe, and affordable for entrepreneurs in the Fisheries, Animal Husbandry and Subsidized Sharia Property Sector. PT. Blessing Fintek Syariah is the company that made this application. FintekSyariah has been registered and obtained permission from the OJK with Registration Number: S-600 / NB.213 / 2019 and is a member of the AFPI and AFSI.

Funding products through Fintek Syariah, namely:

1). Consumptive Financing



- Funding up to a maximum of Rp. 20,000,000
 - Funding tenor from 91 days to 12 months
 - Maximum APR: 10.5% per year
 - Consumer Age Limit: 18 - 50 Years
- 2) Productive Financing
- Funding up to a maximum of Rp. 100,000,000
 - Funding tenor starts 91 days to 12 months - Maximum APR: 10.5%
 - Is limited and through the invitation path

Through an intuitive service interface design, Fintek Syariah offers funding service features that suit the needs of the community or users. Fintek Syariah provides High Reliability, as well as focus and commitment to aspects of Islamic financial education and literacy for users in accordance with Sharia principles. Fintek Syariah application interface consists of a Home Page Menu which contains a bell icon, a header, a funding application button, a list of FAQ (Frequently Asked Questions). The Billing menu which contains the Billing tab and the History tab. Account menu which consists of profile details of registered accounts. The consistency of the green colour is seen in this application combined with the yellow and the green derivatives.

3. RESEARCH METHODS

In this research, using descriptive analysis method with quantitative approach. Quantitative methods are research methods used to examine specific populations and samples, data collection using research instruments, statistical data analysis with the aim of testing predetermined hypotheses [10].

In this research, using descriptive analysis method with quantitative approach. Quantitative methods are research methods used to examine specific populations and samples, data collection using research instruments, statistical data analysis with the aim of testing predetermined hypotheses [10].

3.1. Population and Sample

The population determination in this study was based on the number of active Fintech users, according to OJK data until December 2020 there were 16,354,541 people [2]. Determination of the sample used in this study was determined using the Slovin formula with simple random sampling technique. The number of samples from the existing population is 400 respondents who are fintech and non-fintech users. Of the questionnaires distributed, only 138 respondents managed to fill in, but 53 respondents were valid for analysis. Of the 53 respondents consisted of 37 women and 16 men.

The average age of the respondents was 31 - 35 years old as many as 31 people, 10 people between 25 - 30 years old and 12 people over 35 years old. These respondents also worked as private employees as many as 34 people, ASN as many as 2 people and did not work as many as 17 people.

3.2. Data Collection

There are two data used, namely primary data and secondary data. For primary data using a questionnaire. The questionnaire is a data collection technique that provides a number of statements that represent the research variables to respondents [10]. In this questionnaire using the Semantic Differential as the measurement scale. The Semantic Differential proposed by Osgood is used to measure attitudes with 5 levels in the continuum line model from the most positive to the most negative answers [10]. Questionnaires are distributed directly to respondents and through the Zoho Form application and distribution using social media (Instagram and Facebook) and messenger (Whatsapp and Line). The secondary data used were literature studies related to user satisfaction and EUCS.

3.3. Data Analysis

Data analysis is a process carried out by researchers to group data, tabulate data, present data, then perform calculations to answer hypotheses and problem formulations [10]

Validity and Reliability Test

The validity test is used to show the validity of the measuring instruments in the study [11]. The validity test was measured using the Pearson Product Moment Correlation through the SPSS 20 for Windows application. If the product moment correlation coefficient exceeds 0.3 [10].

Reliability Test

The reliability test is used to determine the extent to which the measurement results remain consistent, if two or more measurements are made of the same symptoms using the same measuring device [11]. To measure the reliability of the questionnaire items using the Cronbach Alpha technique, the criteria for the research instrument are said to be reliable when the reliability coefficient (r_{11}) > 0.6.

Multiple Linear Regression

Multiple linear regression is a technique used to predict the effect of one or more independent variables on dependent variables [11]. To test this multiple linear regression technique using the simultaneous test by comparing the F distribution table with the Fcount value and partial test by comparing the T table with the T count value.



4. DATA ANALYSIS AND DISCUSSION

Validity and Reliability Test

Based on the correlation value calculated to determine validity, it shows that the value of each instrument is greater than the value of the R Product Moment table. For the reliability test results based on Cronbach's Alpha value, it was found that 0.936 was greater than the R value in the product moment table which was 0.279 meaning that the research instrument was declared reliable.

The multiple linear regression model in this study is:

$$Y = 2,626 + 0,506 X_1 + (-0,222) X_2 + 0,345 X_3 + 0,486 X_4 + 0,246 X_5$$

Based on the F test simultaneously, it was found that there was a significant influence simultaneously between content, accuracy, format, ease of use and timeliness on user satisfaction.

The Influence of Content Dimensions on User Satisfaction as indicated by the value of $t = 2.738$ and a significant value of $0.009 < 0.05$, meaning that there is a positive and partially significant influence between the content dimension and user satisfaction. The indicator for the content of information in the Fintek Syariah application is according to the needs of the respondent with a mean value of 4.1887 and the lowest indicator, according to respondents, the Fintek Syariah application provides complete information with a mean value of 4.1321. It can be concluded that the information content in the Fintek Syariah application is simple, complete and in accordance with user needs.

The effect of the Accuracy Dimension on User Satisfaction is indicated by the value of $t = -0.654$ and a significant value of $0.517 > 0.05$, meaning that there is a negative and partially insignificant effect between the accuracy dimension and user satisfaction. The average between the data accuracy indicators in the Sharia Fintek application and the accuracy of the Sharia Fintek application in general is not much different from the values of 4.206 and 4.264. It can be concluded that respondents do not need to be satisfied with the accuracy of this application.

The influence of the Format Dimension on User Satisfaction is indicated by the t value of 1.409 with a significant value of $0.01 < 0.05$, meaning that there is a partially positive and significant influence between the format dimension and user satisfaction. The indicator for the Sharia Fintek application as an application that has a simple interface gets the highest value, namely 4.3774 and the lowest with an average value of 4.2830 which is an indicator of the color combination layout of the Fintek Syariah

application interface making respondents feel satisfied. Thus it can be concluded that the simple interface and the use of color combinations in the interface layout make respondents satisfied in using this application.

The effect of Ease to Use Dimensions on User Satisfaction is seen from the value of $t = 1,820$ with a significant value of $0.007 < 0.05$, which means that there is a partially positive and significant influence between the ease of use dimension and user satisfaction. From the highest indicator data according to respondents, the Sharia Fintek application is user friendly with a value of 4.2453 and the lowest is the Sharia Fintek application is easy to use with an average value of 4.0377. It can be concluded that respondents are satisfied using the Fintek Syariah application with the ease and user friendly interface.

The influence of the Timeliness Dimension on User Satisfaction with a t value of 0.342 with a significant value of $0.73 > 0.05$, which means that there is a positive but not partially significant effect between the timeliness dimension and user satisfaction. according to the respondent, the indicator of getting the information needed quickly in the Fintek Syariah application has an average value of 4.17. It can be concluded that respondents were not satisfied with the speed of accessing information in this application.

From this study, it can be concluded that the dimensions of content, format and ease to use have a positive and significant effect on user satisfaction. Then the accuracy dimension has no effect on user satisfaction and the timeliness dimension has an influence but not too strong in assessing user satisfaction. Based on the EUCS dimension which has a high influence on user satisfaction, it can be interpreted that the Fintek Syariah application has a presentation of information with attractive layouts and visuals and is easy to use. The results of this study are also in line with the research of Damayanti, et al [12] and Kurniawan, et al [13] which found that the content dimension has a high effect on causing user satisfaction to use mobile applications.

5. CONCLUSION AND SUGGESTION

The EUCS method used to measure the level of user satisfaction in using the Fintek Syariah application shows that the quality of content, information presentation, visuals, layout and ease of use of this application. Recommendations for PT. Berkah Fintek Syariah to continue maintain the consistency of a simple and easy to use interface. But for the record, information and features need to be improved in order to create a better quality digital service.

Suggestions for the next researcher are to conduct research using different analytical methods such as using usability testing or heuristic evaluation to add to the scientific repertoire of a more diverse Sharia Fintech application.

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